SEGMENT 1
GROUP A

HIGH NET WORTH AND LUXURY LIVING



DEFINING FEATURES

Mature families
High net worth
Professionals
High level of education
Wealthy now and getting wealthier
Well established and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

237,711

% OF OVERALL POPULATION

2.2%

DESCRIPTION

This segment contains Australia's wealthiest people living in today's highest value properties. Mature families with two or three children are prevalent. The children are most commonly in the 15 to 19 year age bracket, but also infant and primary level school is sometimes present. People in this segment tend to stay put their areas are referred to as "stable suburbs," and over time, people are increasing their wealth. Those that rent often pay $650 per week or above. Volunteerism is strong compared to other segments. Occupation tends toward professional, financial services, media, management, science and technology services and real estate.

HOUSEHOLD INCOME

Personal income in this segment is well above $155,000, ranked in the top decile. They are the highest spending of all segments.

EDUCATION

Private school education and university attendance is high.

DRIVING

Typically, many households have three or more motor vehicles. All luxury cars, including: Bentley, BMW, Ferrari, Lexus, Maserati, Mercedes Benz and Porsche. Also, they spend above average on smart cars including Volvo, Land Rover and Range Rover.

SPENDING

With Australia's wealthiest people, it is not surprising that this is the highest spending segment. Some of the top expenditure items include private school fees, tax, superannuation, and insurance as well as leisure items such as meals out, wine, books, theatre tickets and admission fees to sporting events.

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SEGMENT 2
GROUP B

URBAN SOPHISTICATES



DEFINING FEATURES

Young couples and singles
High net worth
Professionals
High level of education
Wealthy now and getting wealthier
Likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

103,298

% OF OVERALL POPULATION

1.0%

DESCRIPTION

This segment consists of younger urban sophisticates currently in multi-level, high density living. The 20-34 year age group is prevalent, with a high number of de facto and single person households coming from diverse backgrounds.

HOUSEHOLD INCOME

The proportion of people with annual incomes above $110,000 is four times the national average.

EDUCATION

Above average numbers at university enrolled in post-graduate studies

DRIVING

None or one vehicle, and four times more likely to walk to work. Those who own a car predominantly purchase luxury brands such as Aston Martin, Audi, Bentley, BMW, Ferrari, Lexus, Maserati, Mercedes Benz and Porsche. Also, they spend above average on other brands: Alfa Romeo, Fiat, Range Rover, Citroen, Volkswagen, Volvo and smart cars.

SPENDING

This segment spends well above average on body corporate (housing) fees, housekeeping and cleaning services, rent, taxis, motor tolls, education and pre-school, spectator sports, fitness fees and holiday car hire.

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SEGMENT 3
GROUP A

UBER PROFESSIONALS WITH RISING WEALTH



DEFINING FEATURES

Young couples and singles
High net worth
Professionals
High level of education
Wealthy now and getting wealthier
Likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

250,676

% OF OVERALL POPULATION

2.4%

DESCRIPTION

This segment is made up of young professional couples, with very high incomes who at this stage of their careers, live in multi-story flats, units or apartments. If it is true that Australia is a knowledge economy, this is where the knowledge economy is most visible. At this time, many of them are in the "never married" category with the 25-34 years age group strong and some have children. People in this segment tend strongly toward professional occupations, especially working in scientific and technology services, financial/insurance services and media/telecommunications.

HOUSEHOLD INCOME

In terms of both median household income and household net worth, this segment ranks at the top. People in this segment are four times more likely than average to command an annual salary above $100,000.

EDUCATION

Those above 25 years of age are more likely than average to be at university.

DRIVING

People in this segment typically have one car or no car. Many luxury cars, such as Alfa Romeo, Aston Martin, Audi, BMW, Bentley, Maserati, Mercedes Benz, Porsche, Range Rover and Volvo are over represented.

SPENDING

Reflecting their very high incomes, people in this segment are some of the highest spenders, particularly on school fees, tax, rent, superannuation, meals out, gym memberships, motoring tolls, books and car rental for holidays in Australia.

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SEGMENT 4
GROUP A

MAINSTREAM PROFESSIONALS



DEFINING FEATURES

Unmarried young couples
High net worth
Professionals
High level of education
Wealthy now and getting wealthier
Quite likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

341,655

% OF OVERALL POPULATION

3.2%

DESCRIPTION

Young unmarried couples in de facto relationships and some with families who enjoy a good quality life, dominate in this segment. Whilst 25-44 years of age are prevalent in this segment, other age groups are still extensive.

HOUSEHOLD INCOME

Personal annual income for this segment is above $150,000, and they are three times more likely than average to have an annual income above $100,000.

EDUCATION

This segment has a high level of education with many completing post-graduate degrees. Full-time TAFE attendance is above average.

DRIVING

None or one vehicle with above average spend on luxury cars such as Audi, Mercedes Benz, Saab, Aston Martin, Ferrari, Porsche and Lamborghini. This segment also spends above average on smart cars, Citroen, Rover, Subaru, Peugeot and Lexus.

SPENDING

In line with their good quality of life, people in this segment spend heavily on secondary school and preschool fees, superannuation, gym memberships, rent, body corporate fees and meals out.

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SEGMENT 5
GROUP C

STABLE MATURE FAMILIES



DEFINING FEATURES

Mature families
Net worth quite high
Professionals and working
Affluence declining
Settled and less likely to move
Live at the same address for more than five years

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

282,607

% OF OVERALL POPULATION

2.7%

DESCRIPTION

Mature families with a high rate of marriage and late teen children tend to dominate in this segment. Often made up of married couples in the 45 to 64 age group with children ranging from early teens to early/mid-20s. People from this segment are twice as likely to work in wholesale trade and financial/insurance services.

HOUSEHOLD INCOME

Ranked very high in terms of household income, personal annual incomes are generally above $100,000.

EDUCATION

People in this segment have an above average likelihood to have an advanced diploma or diploma level of education.

DRIVING

This segment purchases a wide range of motor vehicles and is less likely to purchase smart cars or luxury cars. Tend to have three or four cars.

SPENDING

With high household income, this segment does lots of big spending. Items that tend to soak up money include home purchase, home renovations and landscaping, as well as fees for independent and private schools.

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SEGMENT 6
GROUP C

HIGH AMENITY AND RISING



DEFINING FEATURES

Mature families
High net worth
Professionals
Wealthy now and getting wealthier
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

371,269

% OF OVERALL POPULATION

3.5%

DESCRIPTION

These are predominantly mature families, living in increasingly sought after and desirable urban areas with low levels of recent migration. This segment generally has a fairly uniform age distribution and the proportion of married couples is average. They work in information, media and telecommunications, public administration/safety, scientific and technical services.

HOUSEHOLD INCOME

Representation of both lower and higher personal income levels 1.5 times the national average for people earning over $100,000 a year.

EDUCATION

People in this segment have an above average private education and higher education. People in this segment are 1.5 times as likely to have a post-graduate or graduate diploma qualification.

DRIVING

Two or more cars are common, and people in this segment are more likely to own mid-price to high end vehicles brands such as Lotus, Volkswagen, Subaru, Renault, Lexus, Audi and Alfa Romeo.

SPENDING

This segment spends far more than average on income tax, mortgage repayments and superannuation. These people are twice as likely to spend between $450-$550 a week on rent. However, life is not dull, for they also outspend most Australians on artwork, photographic equipment, meals out, overseas accommodation and clothing accessories.

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SEGMENT 7
GROUP C

ESTABLISHED AND COMFORTABLE



DEFINING FEATURES

Mature families
Net worth quite high
Professionals
Affluence increasing only slightly
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

266,679

% OF OVERALL POPULATION

2.5%

DESCRIPTION

Stability and high affluence are key attributes for this segment, where numerous mature families are found from European parents living in two plus story semi-detached houses and townhouses. They tend to work in public administration and safety and scientific and technical services.

HOUSEHOLD INCOME

For median household income, this segment ranks very high and also quite high for household net worth. Annual incomes are generally above $100,000.

EDUCATION

These people have education levels that are generally reflective of the Australian averages, although they are slightly above average in graduate diplomas and certificates.

DRIVING

This segment purchases a wide range of cars. Above average spend on Lotus and Renault.

SPENDING

The affluent, mature families that make up this segment spend significantly on private tuition fees and independent secondary schools. They spend less than average on rent and body corporate fees.

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SEGMENT 8
GROUP E

DEVELOPERS DREAM ESTATES



DEFINING FEATURES

Mature families
Very low net worth
Mix of working people and those receiving government assistance
Affluence heading south, fairly settled and unlikely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

323,833

% OF OVERALL POPULATION

3.1%

DESCRIPTION

With large estates built in the 1990s, this segment features many quiet cul-de-sacs where high mortgage families live with 45-54 year old parents with between one and three children in their late teens.

HOUSEHOLD INCOME

For median household income, this segment ranks well above average, but household net worth is very low. Annual incomes tend to be below $65,000.

EDUCATION

People found in this segment are under the average for certificates.

DRIVING

Car ownership is slightly above average with three or four cars per household, predominantly owning brands such as Hyundai, Kia and Suzuki and less likely than average to spend on luxury brands.

SPENDING

With high mortgages, this segment is not a big spending group. However, spending is above average for government primary school fees, ambulance insurance and personal belongings insurance.

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SEGMENT 9
GROUP G

MAINSTREAM ESTATE LIVING



DEFINING FEATURES

Young families
Low net worth
Working people
Affluence heading south
Fairly settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

196,617

% OF OVERALL POPULATION

1.9%

DESCRIPTION

This segment is dominated by young families – mainly couples aged 35 to 44 years with children aged 5 to 14. There is also a higher than average number of people 75 and older and a higher than average presence of widows.

HOUSEHOLD INCOME

For median household income, this segment ranks well above average, but household net worth is very low.

EDUCATION

In education levels obtained, and in current enrolments, people in this segment are about average.

DRIVING

Whilst makes such as Chevrolet, Daewoo and Eunos are over represented in this segment, the top five manufacturers of car by volume are Holden, Ford, Toyota, Mazda and Hyundai.

SPENDING

With annual incomes close to the national average, this segment spends around average levels on most household items. They are above average on government primary school fees, baby goods, ambulance insurance and personal belongings insurance.

SEGMENT 10
GROUP B

VIBRANT INNER SUBURBAN MIX



DEFINING FEATURES

Youth-elderly mix
High net worth
Mix of professionals and those receiving government assistance
Affluence slowly improving, quite likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

307,222

% OF OVERALL POPULATION

2.9%

DESCRIPTION

This segment comprises a mix of youth and the elderly evenly distributed between 25-34 years old, living a highly social life in very densely populated areas with close proximity to pubs and other entertainment facilities. Typically you see professionals, students and pensioners living alongside one another. There are large numbers of single-person households, people who have never married and people born overseas.

HOUSEHOLD INCOME

For median household income, this segment ranks well above average to high; for household net worth it ranks very near the top.

EDUCATION

Post graduate and bachelor degree levels are well above average.

DRIVING

While most households have no vehicle, those that do tend toward high end such as Audi, Aston Martin, Alfa Romeo, Citeron, Ferrari, Lamborghini, Maserati and Renault.

SPENDING

People in this segment tend to spend well above average on fees for higher education, taxis, rent, home repairs and maintenance. Reflecting the higher spending power of the younger age groups in this mixed segment, there is also above average spending on preschools, baby goods and health and fitness.

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SEGMENT 11
GROUP G

LONG COMMUTE FAMILIES



DEFINING FEATURES

Mature families
Average net worth
Professionals and working
Affluence slowly improving
Fairly settled

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

371,955

% OF OVERALL POPULATION

3.5%

DESCRIPTION

This segment is made up of mature families that travel an average of 45 kilometers each way to work each day. Many, but not all of these areas are low density and are on the outskirts of the city. There is an over representation of people from all the continents. Many work in construction and wholesale trade.

HOUSEHOLD INCOME

For median household income, this segment ranks slightly higher than average, and for household net worth it is right on average, with a mixture of rented and owned property.

EDUCATION

Generally in education they are about average, although they are slightly over represented in graduate certificates.

DRIVING

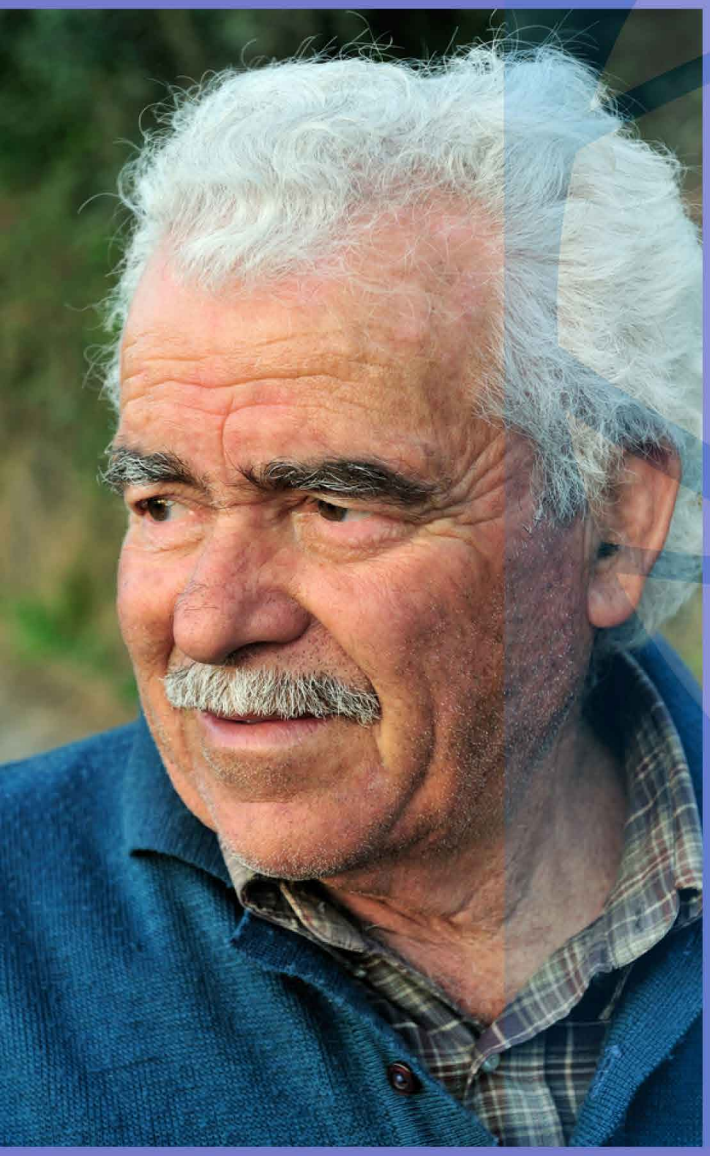
These people are heavy train users for commuting, although 70 percent of households have one or two cars. This segment owns a broad range of vehicle brands with Renault slightly over indexing.

SPENDING

Above average spending on property purchases, property repairs and maintenance, gambling products, alimony payments, ambulance insurance and baby goods.

SEGMENT 12
GROUP F

ESTABLISHED GREEK ENCLAVES



DESCRIPTION

In the years after the Second World War, migrants provided much-needed labor for Australia's reconstruction and industrialisation as well as human capital for the nation's defense. The popular belief was that Australia must "populate or perish." This segment is made up of long-term residents of Australia. People in this segment predominantly speak Greek and were born in Greece. The rich cultural Greek background of these mature families is celebrated and maintained. Most recently the predominant age groups is 75-84 years and they generally own semi-detached homes and townhouses.

HOUSEHOLD INCOME

For median household income, this segment ranks slightly above average, while for household net worth the ranking is high.

EDUCATION

Compared with older adults, five times as many younger adults have university qualifications.

DRIVING

Above average ownership of some luxury cars including Alfa Romeo, Audi, BMW, Lamborghini, Lexus and Mercedes.

SPENDING

Very high spending on property purchases, preschool fees and private tuition, rice, canned meat, fresh fruit and dairy fats. Above average spending on home repairs and maintenance, gas bills, road tolls, rail fares, men's clothes repairs, jeans, baby goods, spectator sports.

DEFINING FEATURES

Very mature families
High net worth
Mix of professionals
Working people and those receiving government assistance
Affluence slowly improving, fairly settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

148,008

% OF OVERALL POPULATION

1.4%

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SEGMENT 13
GROUP F

MULTICULTURAL MIX



DEFINING FEATURES

Mature families
Net worth very low
Mix of working people
Government assisted
Level of affluence static
May move or stay

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

406,424

% OF OVERALL POPULATION

3.8%

DESCRIPTION

Mixture of many different countries. Waves of migration, in particular Chinese, Filipino, Croatian, Greek, Hungarian, Indian, Italian, Lebanese, Macedonian, Maltese, Serbian, Spanish, Turkish and Vietnamese. Owned semis or townhouses are predominant in this segment. Occupation within this segment tends to be in manufacturing, wholesale trade, warehouse, transport, financial and insurance services, machine operators and drivers.

HOUSEHOLD INCOME

For median household income, this segment ranks slightly above average, while for household net worth the ranking is very low.

EDUCATION

For both primary and secondary schooling, private schools are popular. TAFE enrolments are high.

DRIVING

People in this segment are less likely than average Australian households to have multiple cars. Honda indexes high amongst brand proportions.

SPENDING

Above average on a diverse range of items including preschools, primary and secondary private schools, baby food, fresh fruit, dairy fats, rice, casino games, rail fares, road tolls, property purchases, household repairs and maintenance, children's clothing, motorcycles, vehicle insurance, Australian national parks and holiday touring.

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SEGMENT 14
GROUP F

CHINESE MIGRANT ENCLAVES



DEFINING FEATURES

Young singles
Net worth quite high
Mix of professionals and wholesale trade
Level of affluence static
More likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

182,879

% OF OVERALL POPULATION

1.7%

DESCRIPTION

Predominantly 15-34 years old from China-born parents with an above average presence of one child with a tendency to be working in wholesale trade, food services, media/telecommunications, finance/insurance services, scientific and technical services.

HOUSEHOLD INCOME

For median household income, this segment ranks slightly above average, and net worth is quite high.

EDUCATION

University enrollments are very high for people older than 25, with post-graduate degrees occurring more than double the average.

DRIVING

Both Lexus and Lamborghini index more than double the average in this segment, whilst other brands such as Audi, Honda and Smart Car also index well.

SPENDING

People here outspend average Australian households on TAFE courses, books, as well as fees for private tuition, higher education and private primary schools and preschool care. They are big spenders in both property purchase and rent rates and body corporate. They spend well also on baby goods and rice, fresh and tropical fruit. Above average spend on rail fares, motoring tolls, vehicle insurance and crash repairs. Gambling products, internet charges and spectator sports and health/fitness spend is also high.

SEGMENT 15
GROUP C

MODERATE BASE AND RISING



DEFINING FEATURES

Mature aged
Divorced
De facto or widowed
High net worth
Wealthy now and getting wealthier
More likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

242,140

% OF OVERALL POPULATION

2.3%

DESCRIPTION

People in this segment are experiencing a growth in affluence. Longer term, less well off residents are being supplemented by more cashed-up recent arrivals. This segment is above average in terms of the presence of divorced, widowed and de facto people, and those older than 75. They tend to live in semis, townhouses either rented or owned.

HOUSEHOLD INCOME

For median household income, this segment ranks above average to high, while for household net worth the ranking is quite high. Many people have middle and higher levels of income.

EDUCATION

The number of people with post graduate qualifications is above average.

DRIVING

Across most brands of this segments indexes are on average with slightly above for Hyundai and Renault.

SPENDING

Spending patterns are generally average across all categories, except spending here is above average for insurance on personal belongings, but below average for casino games.

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SEGMENT 16
GROUP G

URBAN WORKERS



DEFINING FEATURES

Net worth below average

Static level of affluence

Fairly settled and less likely to move

Employment is strong, spending above average

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

216,061

% OF OVERALL POPULATION

2.0%

DESCRIPTION

In this segment, life can be a bit of a struggle, and some of the factors that lead to a good quality of life can be in short supply. However, employment overall is strong, unemployment is below average and there are still opportunities to succeed. Technical, trades workers, community and personal services, clerical and administration workers are all well represented, with strong presence in utilities (electricity, gas and water) and construction work. Although not limited to one age, there is a slight trend toward older people.

HOUSEHOLD INCOME

Similarly to age, income is not specific to any particular band, but rather across all. However, net worth seems to be below average.

EDUCATION

People in this segment are less likely than average to have tertiary education.

DRIVING

Lots of people in this segment use buses for commuting. In car ownership most of the low-mid range vehicles index on average where luxury brands are well below.

SPENDING

Spending here is generally around average for most categories, except for personal belongings insurance, property landscaping, repairs, gambling and vehicle hire, where it is above average.

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SEGMENT 17
GROUP F

ESTABLISHED ITALIAN HOME OWNERS



DEFINING FEATURES

Very mature families
Net worth average
Affluence improving slightly
Fairly settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

158,727

% OF OVERALL POPULATION

1.5%

DESCRIPTION

Much of Australia's post-war prosperity was due to the construction activity of these 1950s migrants who now live in this segment. They are the people who opened Australia's taste buds to high quality coffee, pizza and pasta. Obviously, Italian is spoken a lot here, with many older people in this segment and many widows. Marriage rates are above average and de facto figures are low.

HOUSEHOLD INCOME

For median household income, this segment is below average, while for household net worth the ranking is right on average. From 1996- 2006, the proportion of households in the bottom quarter of incomes increased by 15%.

EDUCATION

For people in this segment private schools are popular.

DRIVING

Reflecting their heritage, Alfa Romeo, Fiat, Ferrari, Lamborghini and Maserati are over represented in this segment.

SPENDING

High spend on property purchases. Spend above average on many items: canned meat, edible oils, rice, fresh fruit, baby goods and ambulance insurance, men's and women's clothing and repairs, furnishings and appliances, gas bills, property maintenance and landscaping, private school fees, pre-school childcare, gambling lotto and TAB, domestic and overseas holidays.

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SEGMENT 18
GROUP F

VIETNAMESE MIGRANT ENCLAVES



DEFINING FEATURES

Large young families

Very low net worth

Above average income

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

136,786

% OF OVERALL POPULATION

1.3%

DESCRIPTION

Many of the people in this segment started in Australia with nothing, and many have now gained a foothold. During the 1980s the federal government agreed upon an orderly migration program with Vietnam, emphasising family reunion. This segment has the lowest level of volunteerism in Australia and an above average number of women who have had five or more children.

HOUSEHOLD INCOME

For median household income, this segment is higher in the $30k-$60k band; for net worth they are ranked in the bottom decile.

EDUCATION

Above average numbers of people in this segment are enrolled full time at a TAFE.

DRIVING

The choice of car in this segment is very typical of the overall Australian population with Toyota, Honda and Lexus indexing above average.

SPENDING

This Asian-influenced segment spends substantially more on most food categories and items: rice, fresh fruit, dairy, meat/poultry, snacks and confectionary and non-alcoholic drinks, private and pre-school fees and tuition fees, baby goods, children's clothes, internet charges and casino games, gas bills, repairs and maintenance all feature strongly, as do public and pre-paid telephone expenses, dental fees, motoring tolls and rail fares. National park and cultural fees also above average.

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SEGMENT 19
GROUP G

LOW-INCOME WORKERS



DEFINING FEATURES

Broad range of age groups

De facto rates are above average

Net worth low

Income average

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

262,433

% OF OVERALL POPULATION

2.5%

DESCRIPTION

Many people who live in this segment work in manufacturing plants and factories as machine operators and laborers, and there is a strong reliance on rental assistance and other forms of social support. Marriage rates are low and the number of people separated and divorced is above average.

HOUSEHOLD INCOME

For median household income, this segment is average, while for household net worth the ranking is in the bottom decile.

EDUCATION

Within this segment, enrolments in university are low. Many residents have left school without completing Year 12.

DRIVING

More than half the households in this segment have one car or less, and brands tend to be Hyundai and Kia.

SPENDING

Spending in this segment is average across most categories; however, they tend to spend more on cooking appliances, other motor vehicle costs, buses, professional photography, primary (government) education, personal belongings insurance. Spend significantly less than average on property purchases private school fees.

SEGMENT 20
GROUP F

FOREIGN STUDENTS AND NEW ARRIVALS



DEFINING FEATURES

Young singles
Net worth very low
Highly educated
More likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

75,572

% OF OVERALL POPULATION

0.7%

DESCRIPTION

A broad range of origin countries — China, Philippines, India, Lebanon, Serbia, Turkey, Vietnam with most people between 15-34 years of age. High proportion live in owned apartments or flats and are less likely to rent. The segment is made up of activity hubs; population numbers jump by 31% during the day.

HOUSEHOLD INCOME

For median household income, this segment is average, while for household net worth the ranking is in the bottom decile.

EDUCATION

Higher levels of postgraduate degrees are common to this segment.

DRIVING

Surprisingly some of the rarer luxury brands are over represented here, such as BMW, Lamborghini and Lexus (although the numbers are extremely low). Honda also indexes above average.

SPENDING

With many recent arrivals from overseas, this segment spends significant amounts on body corporate fees and rent as well as higher education fees, private tuition and casino games. Spend is above average on mortgage repayments and repairs and maintenance and food items such as meat (canned and fresh) and fresh and tropical fruit and wine. And they are the highest spenders on rice. Spend on tobacco, home furnishings, reading materials, health and fitness and holidays (domestic and overseas) is also above average.

SEGMENT 21
GROUP E

NAPPY VALLEY



DEFINING FEATURES

Young families

Net worth very low

Income is very high due to mining sector employment

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

459,010

% OF OVERALL POPULATION

4.3%

DESCRIPTION

For people in this segment, nappies, kids' toys and child car seats figure strongly in their lives. The influx of young families to these areas has created pressure for additional facilities, such as schools, child care facilities and other infrastructure. The age breakdown shows that 15-19 year olds and the 35-44 age group are most dominant. This segment contains mostly separate houses in low population density areas, with the daytime population declining by 32%. Mining is the dominant occupation with an even distribution to a lesser degree across trades, machine operators/drivers, construction and public administration.

HOUSEHOLD INCOME

For median household income, this segment ranks in the highest decile, but for household net worth the ranking is very low.

EDUCATION

Both private and other non-private schools are chosen at an above average rate.

DRIVING

Compared with the Australian average, households in this segment are more likely to have two to three cars. The five most common cars are Toyota, Holden, Ford, Mazda and Nissan. More affordable brands such as Hyundai and Kia are well represented.

SPENDING

Spend highest on nappies, baby food and independent primary school fees. Also have above average spend on gambling (TAB), outdoor renovations and toys and photographic studios. Spend is significantly below average on rent and body corporate and property.

SEGMENT 22
GROUP A

AFFLUENT COASTAL LIFESTYLE



DEFINING FEATURES

Mature families
High net worth
Professionals
Affluence slowly improving
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

185,517

% OF OVERALL POPULATION

1.8%

DESCRIPTION

This segment consists of affluent mature families that enjoy living in the coastal environment, with excellent residential amenity and a good quality of life. Many families comprise parents in the 45-54 age bracket with two children, 15 to 19 years. These are very stable areas, and they are becoming increasingly wealthy as a result of the people moving in.

HOUSEHOLD INCOME

For median household income, this segment ranks near the very top and for household net worth, it is in the top decile. Incomes tend to be higher at $100k plus with growth in the lower end of incomes of $30k-$60k.

EDUCATION

Non-government primary and secondary education is strong in this segment, as is private schooling. Part-time enrolment at TAFE is above average for students aged 15-24.

DRIVING

Two to four cars are not uncommon for households in this segment. Typical of more affluent segments, many own luxury European brands.

SPENDING

With a passion for the good life, this affluent segment spends more than average on wine, travel goods, holiday vehicle rental, holiday accommodation and packaged tours within Australia. Other over represented items include mortgage repayments and loans.

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SEGMENT 23
GROUP H

DECLINING AFFLUENCE



DEFINING FEATURES

Mature families
Net worth quite high
Professionals
Affluence declining
Fairly settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

147,718

% OF OVERALL POPULATION

1.4%

DESCRIPTION

This segment has an even distribution across many countries in terms of where their parents originate: The Netherlands, England, Hungary, Ireland, Malta, Poland, Scotland, South Africa, Wales. Despite the overall affluence in Australia, some areas are declining with lower income people moving in. While this segment is doing okay the trend is definitely downwards.

HOUSEHOLD INCOME

For median household income this segment ranks quite high, and for household net worth it is well above average. Personal incomes are average across most income bands.

EDUCATION

University and full time TAFE enrolments are below average, but part-time TAFE enrolments are above average for students 15 to 24.

DRIVING

Vehicle ownership is average across all types.

SPENDING

As this segment is generally declining in affluence, there are only a few household expenditure items where spending is above average: road tolls, landscaping and fees for both private tuition and independent secondary schools.

SEGMENT 24
GROUP E

NEW AND UPMARKET ESTATES



DEFINING FEATURES

Young couples
Net worth low
Professionals and working people
Affluence rapidly increasing, more likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

315,023

% OF OVERALL POPULATION

3.0%

DESCRIPTION

Many people in this segment enjoy recently built mid- to upper level housing, often in up market estates and other master planned developments. Their location means that land costs are not excessive and that they are able to put additional money into the homes that are built to suit their lifestyle. Above average levels of migrants with many parents from Filipino, Indian, Maori, New Zealand and South African backgrounds.

HOUSEHOLD INCOME

For median household income this segment ranks quite high, but for household net worth it is well below average. Personal incomes are above average in all bands, between $31,000 and $100,000 per annum.

EDUCATION

There is more than the average number of people at university.

DRIVING

Average across all vehicle brands with Hummer indexing slightly above average.

SPENDING

Although there are many upmarket estates within this segment, there is above average spending on rent and body corporate fees. Spending is also high for the TAB, gym membership, pet purchases and baby foods.

SEGMENT 25
GROUP B

RENTAL AND GROUP HOUSEHOLDS



DEFINING FEATURES

Singles and young couples
Net worth quite high, professionals
Affluence slowly improving, more likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

62,688

% OF OVERALL POPULATION

0.6%

DESCRIPTION

There is an even distribution across all age bands within this segment, though slightly more likely to be older than 45 and living in apartments paying above $650 per week; three times more likely to live in mobile or alternative homes. Group and lone person households are prevalent; working in environment, mining, agriculture, forestry and fishing. This segment has two times the proportion of indigenous population.

HOUSEHOLD INCOME

For median household income this segment ranks quite high, and for household net worth, it is well above average. Personal incomes are above average in all bands, above $52,000. Many people earn more than $100,000.

EDUCATION

There is more than the average number of people at university — either part time or full time.

DRIVING

Bicycle and walking to work are well above average. Whilst below average ownership of luxury and sports brands and average ownership across non-luxury brands is prevalent.

SPENDING

Spend above average on wood for fuel, pets and motor vehicle insurance, registration and accessories. Spend is significantly less on property purchases

SEGMENT 26
GROUP B

STUDENT LIFESTYLE



DEFINING FEATURES

Young singles and couples
Average net worth
Mix of professionals and those receiving government assistance
Affluence increasing slightly
More likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

97,945

% OF OVERALL POPULATION

0.9%

DESCRIPTION

This segment is found in densely populated areas with many group households and many loneperson households and a strong presence of people 15 to 34 years of age. Many live in rented flats, apartments, townhouses and semis. Unemployed people looking for full and part-time work are also prevalent. Those employed work in food services, education/training, arts/recreation. There are high rates of people who have recently arrived in Australia, particularly from China and India.

HOUSEHOLD INCOME

For median household income and for household net wealth this segment ranks right on average, between $30,000 and $60,000 per annum.

EDUCATION

This segment has good accessibility to major educational campuses and is a very strong segment for students with very high levels attending a university full time.

DRIVING

Many households in this segment have no car; however, those that do indicate ownership across most brands, including some luxury and sport vehicles.

SPENDING

With many young people, this segment has more renters than usual and therefore spends more money on rent and body corporate fees. The high number of students also means there is substantial spending on books and higher education fees.

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SEGMENT 27
GROUP G

CITY SPRAWL



DEFINING FEATURES

Older married couples and singles
Net worth below average
Mix of working people and those on government assistance
Affluence slowly improving, more likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

185,028

% OF OVERALL POPULATION

1.8%

DESCRIPTION

This segment includes many older couples that are either married or in de facto. Singles who are often divorced or widowed also indexed above average. Interestingly, this segment covers a broad range of cultural backgrounds with predominance of Aboriginal and Torres Strait Islanders, Maori, Canadian, German, former Yugoslavian, Italian, New Zealander and UK backgrounds. Many townhouses, apartments and flats form a significant part of the housing stock, with most being owned. This segment contains an over representation of people aged 65 to 84. During the daytime, the population in these areas swells by about 50%, indicating that these are high activity areas.

HOUSEHOLD INCOME

For median household income this segment ranks low to average, for household net worth it is also well below average. Personal incomes are strongest, up to $60,000 per annum.

EDUCATION

People in this segment indexed higher for certificate level of qualification.

DRIVING

In this segment vehicle ownership is average across many brands, including European.

SPENDING

With very low personal incomes, it is not surprising that spending is below average on a large range of items including nappies, children's clothing, overseas airfares, mortgage interest payments, school fees, sports lessons, fast food, toys and road tolls.

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SEGMENT 28
GROUP C

TAKING OFF



DEFINING FEATURES

Singles and couples
Net worth above average
Mix of working people and those on government assistance
Affluence increasing rapidly, more likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

162,918

% OF OVERALL POPULATION

1.5%

DESCRIPTION

The people in this segment skew to an older age profile (65 and older). Lone person households are strongly over represented, and rented semis, townhouses and flats and apartments up to two stories are prevalent here (owned, rented and non-profit housing).

HOUSEHOLD INCOME

For median household income this segment ranks low to average at up to $60,000 per annum, and for household net worth it is just above average.

EDUCATION

Given the older age group that has dominance in this segment, certificate level of qualification was more common than university level.

DRIVING

Compared with the national average, car ownership is low. For those who do own a car ownership is average across most brands.

SPENDING

With so many older people and lone households, this is not a high spending segment. However, as new people move in, spending is increasing. There is above average spending on insurance, rent and travel related items.

SEGMENT 29
GROUP H

LIVING ALONE



DEFINING FEATURES

Older singles
High net worth
Mix of professionals and those receiving government assistance
Affluence slowly improving, more likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

131,778

% OF OVERALL POPULATION

1.2%

DESCRIPTION

This segment contains many older singles living alone with a high number of widows, many of whom now require some form of assistance with daily living. In this segment there are also a large number of people renting in flats, townhouses or apartments. They are five times more likely to find people in flats and apartments rented from the government.

HOUSEHOLD INCOME

For median household income this segment ranks low to average, but for household net wealth the rating is very high.

EDUCATION

Many in this segment achieved a certificate level of education, more than twice the average.

DRIVING

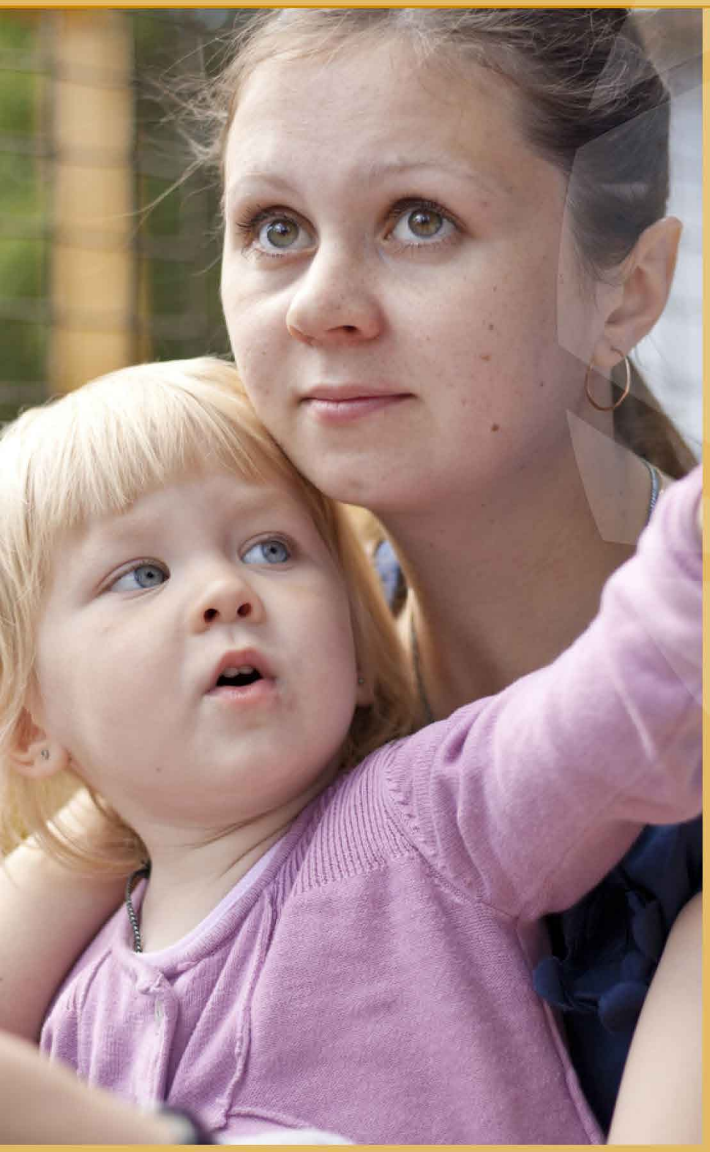
Not surprisingly there is a high proportion of households with no car. Some luxury brands are slightly over represented, but generally ownership across most brands is average.

SPENDING

Spend is average across most items but significantly higher for rent and body corporate, slightly higher than average for higher education, gambling (casino, pokies, bingo), pets and overseas holiday tours.

SEGMENT 30
GROUP H

SOCIAL STRESS



DEFINING FEATURES

Young families
Net worth in the bottom decile
Mix of working people and those on government assistance
Affluence declining
More likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

249,998

% OF OVERALL POPULATION

2.4%

DESCRIPTION

Family break ups contribute to the level of stress experienced in this group, with many households renting, often with government support. Sole parenting, low incomes and high unemployment add to social issues. There are very high rates for separated, divorced, widowed and never married. Single parent families are especially common aged 20-29 years of age. It's also above average for the number of women who have had five or more children. Many are from Lebanese, Turkish, Serbian and Vietnamese backgrounds. There are many laborers and machine operators in manufacturing, transport and warehousing.

HOUSEHOLD INCOME

For median household income this segment is low to average, whilst household net worth is at the bottom.

EDUCATION

Tertiary qualifications are below average.

DRIVING

Whilst Toyota is the number one car manufacturer in this segment, there are proportionally more Fords and Holdens than in other segments.

SPENDING

Above average spending across most categories and items. Spend high on rent, body corporate, gas bills, all food categories including alcohol, social drinking, eating out, cigarettes and tobacco, repairs and maintenance, clothing, soft furnishings, tools and gardens, dental fees, physio, vehicle maintenance and repair, holidays. Only items with below average spend are TAB, secondary school fees and income tax.

SEGMENT 31
GROUP G

EVEN STEVENS



DEFINING FEATURES

Older singles and couples
Net worth below average
Mix of working people and those receiving government assistance
Affluence decreasing

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

141,918

% OF OVERALL POPULATION

1.3%

DESCRIPTION

This segment has an older age profile, being strongly over represented in all age brackets above 65. Also over represented are people who are widowed, divorced, separated and in single-person households, and there are low marriage rates. Due to the age profile there is a high level of need for assistance. Employment in the accommodation, food services, and health and welfare sectors is strong, as are laborers.

HOUSEHOLD INCOME

For median household income this segment ranks in the very lowest decile, and for household net wealth, the ranking is below average. Personal incomes are low to average, up to $30,000, then $30,000-$60,000 per annum.

EDUCATION

Consistent with this older segment, people here are twice as likely to gain a certificate level of education.

DRIVING

One in every six households has no car. Commuting by bus is common. Budget brands of vehicles slightly over index in this segment.

SPENDING

People in this segment spend average or slightly above average on most items. Spend is highest on vehicle hire, pet food, gas and wood fuel. Below average spend on private school fees and TAB; however, they spend below the Australian average on almost every measure of household expenditure. However, by contrast, they spend more proportionally on cash gifts to charities than most Australians.

SEGMENT 32
GROUP H

SOLE-PARENT STRUGGLE



DEFINING FEATURES

Young families

Net worth very low

Mix of working people and those receiving government assistance

Affluence declining, more likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

161,208

% OF OVERALL POPULATION

1.5%

DESCRIPTION

In this segment, sole parents, renting, many on government assistance, struggle with unemployment and have difficulty in making ends meet. The presence of four, five or six children per household is well above average. Separated, divorced and widowed are over represented, and spend on non-profit housing is up to eight times more likely.

HOUSEHOLD INCOME

For median household income this segment ranks in the very lowest decile, and there is also a very low ranking for household net wealth. Personal incomes are low at up to $30,000 per annum, with some $30,000-$60,000 per annum.

EDUCATION

Compared with the rest of Australia, private and other non-government schools are not popular.

DRIVING

Not surprisingly, the budget brands are more popular in this segment.

SPENDING

With very low incomes and things getting tougher, this is a very low spending segment. However, they spend above average levels on fuel, groceries and household goods including fresh, dry, tinned and frozen food, meat, fruit vegetables, beer, wine, spirits, tobacco, children's clothes and nappies and household durables. Spend is also higher on holidays, pets, transport, medical expenses, casino games and poker machines. Significantly below average spend on TAB, private education and property purchase.

SEGMENT 33
GROUP D

REGIONAL LIFESTYLE LIVING



DEFINING FEATURES

Larger, mature families
High net worth
Mix of professionals
Working people and those receiving government assistance
Affluence heading south
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

303,963

% OF OVERALL POPULATION

2.9%

DESCRIPTION

This segment features traditional settlers from European backgrounds, in particular England, Netherlands, German and Maltese. Separate house ownership is above average. Married couples (55 to 74 years) with children (5 to 15 years) are well represented, and there is an above average presence of four, five and six children in these households.

HOUSEHOLD INCOME

For median household income, this segment ranks above average and in household net wealth is in the top decile. Lower to mid personal income is prevalent. Employment in agriculture, forestry and fishing is strong, followed by construction and mining.

EDUCATION

There is an over representation of people with certificates.

DRIVING

Three to four cars per household is common in this segment. The top car manufacturers, in order, are: Toyota, Holden, Ford, Nissan and Hyundai.

SPENDING

Despite the high net worth of the families that make up this segment, spending across all categories is relatively average. Spend is above average on independent primary school fees, gas and wood fuel. Spend is below average on rent, body corporate, maintenance, motoring tolls, fitness fees, baby goods and private tuition.

SEGMENT 34
GROUP C

UPWARD BOUND



DEFINING FEATURES

Mature families
Net worth above average
Professional and working people
Affluence growing rapidly
Fairly settled

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

173,169

% OF OVERALL POPULATION

1.6%

DESCRIPTION

People working in the mining sector are over represented in this segment, then machine operators and drivers, and those working in utilities. This segment has high marriage rates. Free standing houses, both owned and being purchased are above average. The age profile of this segment is predominantly middle aged, with 45-54 years being high.

HOUSEHOLD INCOME

For median household income this segment has a high ranking, and in household net wealth it is also above average. Personal annual incomes are above average in the range from $67,000 to $104,000.

EDUCATION

People in this segment are only slightly over indexed for certificate level of education, which is in line with the high proportion of mining industry workers.

DRIVING

Car choice shows a mixed bag in this segment of increasing affluence.

SPENDING

Spend for this segment is average or less across most categories. Above average spend on home or family related items such as pets, tools, motor vehicle accessories and fuel. Below average spend on property purchase, fitness fees and motoring tolls.

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SEGMENT 35
GROUP D

REGIONAL GROWTH



DEFINING FEATURES

Mature families and couples
Net worth below average
Mix of professionals
Working people and those receiving government assistance
Affluence slowly improving
More likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

181,265

% OF OVERALL POPULATION

1.7%

DESCRIPTION

These areas are best characterised as having high de facto rates and low regular marriage rates. Above average rates for separated, divorced and widowed are also apparent. Predominantly older people (75 and up). Lone person households are above average in every age band. One and two story flats and apartments (owned and rented) are over represented here.

HOUSEHOLD INCOME

For both median household income and household net wealth this segment ranks below average. The annual income bands that are most over represented range from up to $30,000 and $30,000-$60,000 Employment is strong in the accommodation and food services sectors.

EDUCATION

This segment only slightly over indexes for certificate level of education.

DRIVING

As expected, this segment has a fairly even distribution of budget ranged brands for vehicle ownership.

SPENDING

Animal purchases, non-holiday vehicle hire and wood for fuel are all items of high expenditure in this regional based segment. People in this segment also spend above average on casino games.

SEGMENT 36
GROUP J

DOWNWARD SPIRAL



DEFINING FEATURES

Mature families
Average net worth
Professional and working people
Affluence declining very rapidly
Fairly settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

148,638

% OF OVERALL POPULATION

1.4%

DESCRIPTION

In addition to the mature families, this segment is attracting many lower income households. Long term residents are committed to living here and contribute to a range of community activities as volunteers. The age profile is highest in the 55 to 74 bracket, and the presence of three to five children per household is above average. Many people in this segment are born in Germany, Ireland, Scotland, the Netherlands and England.

HOUSEHOLD INCOME

For median household income this segment ranks above average. Personal annual incomes are average across most bands, whilst strongest in the $30,000 to $100,000 range. Employment is strong in agriculture, forestry, fishing, utilities, mining and construction.

EDUCATION

In line with the industry occupation, this segment has an average level of certificate education.

DRIVING

Three to four cars per household is common. Proton and Chevrolet are over represented.

SPENDING

With average incomes and average net worth, people in this segment are not much into luxury goods. Above average expenditure here are on wood and gas for fuel, pets, casino and gambling. Also greater spend on indoor and outdoor repairs and tools. This segment spends less on rent, motoring tolls, fitness fees, baby goods and private tuition.

SEGMENT 37
GROUP G

LEVEL HEADED



DEFINING FEATURES

Older couples

Net worth below average

Mix of professional

Working people and those receiving government assistance

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

271,150

% OF OVERALL POPULATION

2.6%

DESCRIPTION

This segment is best characterised as retired couples and mature families on modest incomes who are being supplemented by newer residents with higher incomes. There are above average levels of married couples. The age profile is strongest in over 70 bracket. They are more than twice as likely to have a German background and almost three times as likely to have a Greek background.

HOUSEHOLD INCOME

For median household income this segment ranks right on average, and in household net wealth it is just below average. Personal income levels are above average in all bands up to $100,000, and they tail off considerably at the higher levels. Employment is strong in utilities.

DRIVING

The cars most commonly seen in this segment are Toyota, Holden, Ford, Mazda and Hyundai.

SPENDING

Reflecting the presence of many older couples, spending is above average on animals, fuels and casino games. However, spending is way below average on school fees, baby goods and rent.

SEGMENT 38
GROUP K

INDIGENOUS AUSTRALIA



DEFINING FEATURES

Young families

Low net worth

Mix of working people and those receiving government assistance

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

42,536

% OF OVERALL POPULATION

0.4%

DESCRIPTION

People in this segment live mainly in remote and regional locations with many blended families and large numbers of young children and teenagers. Renting is very common with government rentals being five times the average. Indigenous cultures and traditions are strong. An above average number of women who have had five or more children can be found here. There are high levels of volunteerism.

HOUSEHOLD INCOME

For both median household income and household net wealth this segment ranks low. Compared with the national average, incomes are low to average with most in the $30,000-$60,000 range. Laborers, community and personal services workers are over represented.

DRIVING

Vehicles perceived as "outback" type vehicles such as Toyota and Nissan are over represented in this segment, along with cheaper brands such as Ssangyong and Daihatsu.

SPENDING

This segment spends above average on pets, nappies, baby food, wood and gas for fuel, gardening services, prepaid telephone fees, cordials, bacon and baked beans.

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SEGMENT 39
GROUP G

ON THE EDGE



DESCRIPTION

Relatively low property prices are attracting lower income people into these areas outside the capital cities. There are many older people and rates for de facto marriage, separated, divorced and widowed categories are all high. Most sit within the 75-84 year old age bracket. The segment is strong for both parents born in Australia, and there are high numbers of women who have had five or more children.

HOUSEHOLD INCOME

For median household income this segment ranks low, and for household net wealth the ranking is in the bottom decile. Personal incomes are very average at $30,000-$60,000 per annum.

EDUCATION

Parents in this segment are most likely to send children to government schools.

DRIVING

Budget brands over index slightly.

SPENDING

Relatively high expenditure on wood and gas for fuel, caravan/trailer/bikes and repairs and non-holiday vehicle hire, pets, animal food and gambling (all types), repairs and maintenance, meat, vegetables, beer and spirits, tobacco, newspapers and magazines, photography studios, package holidays and also above average spend for fines and charities.

DEFINING FEATURES

Older families
Very low net worth
Mix of working people and those receiving government assistance
Affluence declining, equal chances of moving and staying

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

258,188

% OF OVERALL POPULATION

2.4%

SEGMENT 40
GROUP J

BOTTOMS UP



DEFINING FEATURES

Older singles or couples
Very low net worth
Mix of working people and those receiving government assistance
Affluence slowly improving
Equal chances of moving and staying

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

216,279

% OF OVERALL POPULATION

2.0%

DESCRIPTION

With an older age profile of over 65, there are signs of regeneration with most residents of low income and aging, but these areas are starting to attract newer residents with more wealth. There is an above average number of women who have had five or more children. Rates are high for lone-person households as well as for widows, divorced and separated to a lesser degree.

HOUSEHOLD INCOME

For median household income this segment ranks very low and also ranks low for household net wealth. For personal annual incomes the range is from up to $30,000 to $30,000-$60,000. Employment is strongest in agriculture, forestry, fishing, construction and accommodation and food services.

EDUCATION

Parents in this segment are most likely to send children to government schools.

DRIVING

Daihatsu and Proton only slightly over index.

SPENDING

Expenditure that is typical of city based segments is missing in this regional segment. People here spend below average on road tolls, parking fees, live theatre, gallery fees, taxis and fees for higher education. But they spend significantly on wood for fuel, LPG, animal food, casino games and vehicle hire and/or lease.

SEGMENT 41
GROUP J

DOWN TO EARTH



DEFINING FEATURES

Older singles and couples
Very low net worth
Mix of working people and those receiving government assistance
Fairly settled

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

235,665

% OF OVERALL POPULATION

2.2%

DESCRIPTION

Older singles and couples who have had large families with 5-6 children are prevalent in these typically high unemployment regional and rural areas, which are decreasing in wealth over time. Lone person households are strongly over represented (especially for people older than 45). This segment has an older age profile, being strongly over represented in the 65 plus group.

HOUSEHOLD INCOME

For both median household income and household net wealth this segment ranks very low. For personal annual incomes the range is from up to $30,000 to $30,000-$60,000. Employment is strongest in agriculture, forestry and fishing.

EDUCATION

People in the segment slightly over index for a certificate level of education.

DRIVING

Kia, Nissan and Ssangyong are over represented.

SPENDING

Along with the usual "rural" items of expenditure such as fuels, vehicle leasing and animal food, this segment out spends the average household on purchasing dwellings and other property.

SEGMENT 42
GROUP J

STRUGGLING COASTAL LIVING



DEFINING FEATURES

Older singles and couples
Net worth above average
Mix of working people and those receiving government assistance
Affluence declining very rapidly
Equal chances of moving and staying

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

161,434

% OF OVERALL POPULATION

1.5%

DESCRIPTION

A significant decline is occurring in the economic resources of people in these areas, with many older singles and couples living out their retirement here, although the asset base of long term residents is still quite strong. As a segment, this group has an older age profile, being strongly over represented in the 65 plus group. Separated, divorced and widowed are all above average (widowed nearly twice the average). This segment has about 1.6 times the national average for lone parent families. Rented private houses and government flats and apartments are also over represented.

HOUSEHOLD INCOME

For median household income this segment ranks very low, while for household net wealth it sits above average. For personal annual incomes the $7,800 to $31,150 range is found most commonly. From 1996 to 2006, unemployment jumped by 21%.

EDUCATION

The level of education in this segment is more than twice the average for certificate, associate diploma or diploma.

DRIVING

In this segment, the most popular vehicle brands are in the mid-range including Chevrolet, Toyota, Holden, Ford, Hyundai, Renault and Nissan.

SPENDING

This segment has above average spend on a wide range of categories: Property purchase, fuels, vehicle repairs insurance and registration, home entertainment, pets and groceries and household goods and overseas package holidays. This segment also has above average expenditure on gambling (except TAB), fines and charity donations. Spend on income tax, fitness and education is significantly below average.

SEGMENT 43
GROUP D

TREE CHANGE



DEFINING FEATURES

Mature families
Net worth quite high
Professionals
Affluence declining
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

46,880

% OF OVERALL POPULATION

0.4%

DESCRIPTION

There is a strong sense of community in this segment, with many volunteers and quite high property values; professional people have been attracted for lifestyle reasons. There is little evidence of semis, townhouses, flats or apartments, with residents in these areas preferring to live in separate houses, either owned or being purchased. This segment is over represented from ages 55-64.

HOUSEHOLD INCOME

For both median household income and household net worth this segment ranks quite high. Personal incomes rank predominantly in the range of $30,000-$60,000 per annum, with a lesser representation above and below this. Employment is strongest in agriculture, forestry, fishing and utilities.

EDUCATION

Given the industries this segment attracts, they are above average for certificate level of education.

DRIVING

Predominantly indexing brands are across the mid-range such as Toyota, Holden, Ford, Mitsubishi, and Nissan.

SPENDING

There is a very diverse collection of items where the people in this mature families segment are big spenders, including vehicle rentals, LPG, animal purchases, food, ambulance insurance, women's knitwear and hand tools.

SEGMENT 44
GROUP K

MINERAL BOOM



DEFINING FEATURES

Young families
Net worth quite high
Mix of working people and those receiving government assistance
Affluence static
Equal chances of moving and staying

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

84,494

% OF OVERALL POPULATION

0.8%

DESCRIPTION

Australia's mineral boom has provided lots of highly paid employment for workers in the mining towns of this segment. Large families are over represented here. There is also an above average presence of indigenous people. Fully owned and government and private rented separate houses are predominant here.

HOUSEHOLD INCOME

For median household income this segment ranks right at the national average, but for household net worth the ranking is quite high. Personal annual incomes are strong, from $30,000-$60,000 per annum. Employment in the mining sector is dominant, 10 times the Australian average. Machine operators and drivers are also vastly over represented.

EDUCATION

With mining being the dominant employer for this segment it is not surprising that there is an above average certificate education level.

DRIVING

Dodge, Hummer, Nissan, Proton and Ssangyong are over represented in this rural and remote segment.

SPENDING

Located in rural and remote areas, this segment surprisingly spends more than average on the purchase of dwellings, vehicle insurance and registration, pets, gas fuel, and betting and gaming. The spend is less than average on education fees, men's jeans, interest payments and motoring tolls.

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SEGMENT 45
GROUP K

FORESTRY, FISHING AND FARMING



DESCRIPTION

People who work in forestry dominate this segment. There is a high presence of married couples and an above average number of women who have had three to five children. Accommodation typically comprises a separate house, which is either owned or being purchased. People in this segment tend to be over represented in 55-74 age group.

HOUSEHOLD INCOME

For median household income this segment ranks below average, but for household net worth the ranking is high. Many people earn between $30,000 and $60,000 per annum and very few have high incomes. Employment is five times the Australian average in agriculture, forestry and fishing.

EDUCATION

There is a strong reliance on government schooling in this segment.

DRIVING

In this segment, many households have three or four vehicles with the most common being mid-range brands.

SPENDING

As mature families in rural and remote areas, with affluence levels in decline, people in this segment spend close to average across most of the items of household expenditure and below average on rent, motoring tolls and fitness fees.

DEFINING FEATURES

Mature families
Net worth quite high
Professional
Affluence declining rapidly
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

25,852

% OF OVERALL POPULATION

0.2%

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SEGMENT 46
GROUP K

MIXED FARMING



DEFINING FEATURES

Mature families
Net worth quite high
Professional
Affluence declining rapidly
Settled and less likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

162,864

% OF OVERALL POPULATION

1.5%

DESCRIPTION

Classed as "professionals and managers," many of the people here are farm managers, looking after the large farms that feed Australia and provide our food exports. Mature families dominate with parents in the 55 to 74 age bracket. Many women have had three or more children. This segment is significantly above average for the proportion of both males and females who weekly do more than 30 hours of unpaid domestic work. There are very high levels of volunteering.

HOUSEHOLD INCOME

For median household income this segment ranks below average, but for household net worth the ranking is high. Many people earn between $30,000 and $60,000 per annum. Market gardens, sugar plantations, cattle stations, sheep and wheat farming provide the backbone of employment in these areas.

EDUCATION

There is a strong reliance on government schooling in this segment.

DRIVING

This is one of only five segments where Holden is the most popular car. As the third most popular, Ford is also over represented.

SPENDING

The professionals and managers who mainly make up the mature families of this segment tend to be high spenders on all the items that are important for rural living including animals, fuels and vehicle hire. In addition they spend well above average on gaming and mortgage repayments.

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SEGMENT 47
GROUP J

RUSTING RURAL



DEFINING FEATURES

Older singles and couples
Net worth low
Mix of working people and those receiving government assistance
Affluence declining very rapidly
Fairly settled

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

82,149

% OF OVERALL POPULATION

0.8%

DESCRIPTION

This segment has very few overseas born people and very few who speak a language other than English. The age profile is strongly skewed toward people older than 65 with a high proportion older than 85. Separated, divorced and widowed categories are all above average. Those married across all age groups is slightly above the median. Volunteer rates are high, and with many lone person households there are high levels of need for personal assistance. Within this segment, areas are typically activity hubs where daytime populations jump by up to 26%.

HOUSEHOLD INCOME

For both median household income and household net worth the ranking here is low. Similarly, incomes are average, with many people earning between $30,000 and $60,000. Employment in agriculture, forestry and fishing is three times the average.

EDUCATION

Very few people in this segment attend a university, with most achieving a certificate level of education.

DRIVING

Typical in rural and outback Australia, mid-range vehicle brands index above average.

SPENDING

People in this segment are high spenders on all the items that are important for rural living, including animals, fuels and vehicle hire and property purchase and maintenance. They spend slightly above average for many goods including groceries, household durables, furnishings, garden tools, home entertainment and non-sports clubs and charity donations, newspapers and overseas package holidays. Generally they spend only 75% of what average Australians spend. Yet, spending on casino games in this segment is about 50% above average.

SEGMENT 48
GROUP K

DEFENSE ESTABLISHMENTS



DEFINING FEATURES

Young singles
Net worth above average
Professionals
Affluence growing very rapidly
Likely to move at any time

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

71,634

% OF OVERALL POPULATION

0.7%

DESCRIPTION

In this segment Australia's defense forces are at work. During the daytime, the population in these areas swells by a massive 400%. This segment has a very high proportion of people aged 20-34 living in owner-occupied apartments and flats. However, those living is rental apartments and flats is about half that, but still high.

HOUSEHOLD INCOME

For median household income this segment is very near the top, and household net worth the ranking is above average. Personal annual income levels are strongest in the income bands from $88,000 to $156,000.

EDUCATION

Tertiary qualifications are over represented here, with twice the average rate of post-graduate degrees

DRIVING

This segment has the largest proportion of luxury and sports vehicle ownership, with brands like Aston Martin and Maserati indexing twice as high as any others.

SPENDING

With their affluence growing, the young singles in this segment are big spenders. They spend more than twice the average on rent and five times the average on body corporate fees. They also spend heavily on items like education, gyms, income tax, children's clothing, superannuation, dry cleaning, holidays, mortgages, household services and baby goods. Spend is below average for property renovations and gardening, fuel, pets, dairy products charity donations, children's clothes and education fees.

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SEGMENT 49
GROUP K

AGED CARE AND HOSPITALS



DEFINING FEATURES

Older singles
Average net worth
Mix of professionals and those receiving government assistance
Affluence increasing only slightly
More likely to move

OVERALL SEGMENT POPULATION (HOUSEHOLDS)

33,201

% OF OVERALL POPULATION

0.3%

DESCRIPTION

This segment contains many elderly people. The over 85 age group is very strong, and the presence of widowers is three times the average. This segment has the highest level of need for personal assistance. Although there is an above average presence of semis, townhouses, flats and apartments, this segment resides predominantly in non-profit rental housing with a small proportion of owners. During the daytime, the population in these areas grows by about 62%.

HOUSEHOLD INCOME

For median household income this segment is low, and for household net worth the ranking is right on average. Because of the age profile of this segment, many people are not in the workforce.

EDUCATION

People in this segment are more than three times as likely to have achieved a certificate level of education.

DRIVING

Adult car ownership rates are very low in this segment, due mainly to the age of the people. No vehicle brands are over represented.

SPENDING

For this segment, casino games and vehicle hire are the only two items of household expenditure significantly above average. With so many older people, it is not surprising that they spend far less than average on things such as nappies, school fees and mortgage repayments.

SEGMENT 50
GROUP K

PRIMARILY NON-RESIDENTIAL



DEFINING FEATURES

OVERALL SEGMENT POPULATION (HOUSEHOLDS)
24,826

% OF OVERALL POPULATION
0.2%

DESCRIPTION

HOUSEHOLD INCOME

EDUCATION

DRIVING

SPENDING
Spend is mostly average across all categories and items. Expenditure is highest for body corporate rates, vehicle insurance, pre-school childcare and motoring tolls.

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